

FIRST COMMUNITY CORPORATION

	CPP Disbursement Date 11/21/2008	RSSD (Holding Company) 2337401	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$605	\$598	-1.1%		
Loans	\$344	\$330	-4.1%		
Construction & development	\$20	\$11	-47.2%		
Closed-end 1-4 family residential	\$96	\$90	-6.4%		
Home equity	\$29	\$28	-4.2%		
Credit card	\$0	\$0			
Other consumer	\$7	\$5	-19.0%		
Commercial & Industrial	\$22	\$20	-9.3%		
Commercial real estate	\$159	\$166	4.3%		
Unused commitments	\$44	\$43	-2.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$147	\$121	-17.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$39	\$67	70.4%		
Cash & balances due	\$20	\$26	28.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$552	\$544	-1.5%		
Deposits	\$452	\$457	1.0%		
Total other borrowings	\$94	\$81	-14.0%		
FHLB advances	\$73	\$68	-7.1%		
Equity					
Equity capital at quarter end	\$53	\$54	3.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.8%	8.5%	--		
Tier 1 risk based capital ratio	11.5%	13.2%	--		
Total risk based capital ratio	12.6%	14.5%	--		
Return on equity ¹	7.3%	3.6%	--		
Return on assets ¹	0.6%	0.3%	--		
Net interest margin ¹	3.5%	3.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	93.6%	78.4%	--		
Loss provision to net charge-offs (qtr)	139.7%	115.8%	--		
Net charge-offs to average loans and leases ¹	0.9%	0.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	6.8%	0.0%	2.1%	0.0%	--
Closed-end 1-4 family residential	2.9%	3.8%	0.2%	0.4%	--
Home equity	0.1%	0.1%	0.2%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.2%	0.2%	0.6%	0.5%	--
Commercial & Industrial	0.2%	0.3%	0.1%	0.2%	--
Commercial real estate	0.6%	1.6%	0.0%	0.0%	--
Total loans	1.5%	1.9%	0.2%	0.1%	--